

**Notice of Allowability**

Application No.

09/391,285

Applicant(s)

KING, DOUGLAS W.

Examiner

Nga B. Nguyen

Art Unit

3692

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the Amendment filed on December 21, 2006.
2. ☒ The allowed claim(s) is/are 1,3-9,11-57,59,61,63,65 and 67-99.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

### **DETAILED ACTION**

1. This Office Action is the answer to the Amendment filed on December 21, 2006, which paper has been placed of record in the file.
2. Claims 1, 3-9, 11-57, 59, 61, 63, 65, and 67-99 are pending in this application.

### ***Allowable Subject Matter/Reasons for Allowance***

3. Claims **1, 9, 17, 22, 33, 34, 35, 36, 37, 38, 51, 53, 55, and 57** are allowed over the prior arts cited records.

The closets prior arts are:

1) Talati (US 5,903,878) discloses a method for providing validated electronic commerce transactions. A transaction order generated by a purchaser has a unique transaction identifier associated therewith and the purchase order is transmitted to a merchant and then to a transaction administrator. The transaction administrator contacts the original purchaser and provides the generated unique transaction identifier to confirm whether or not the transaction order was initially provided by the purchaser. Upon verification of origination of the transaction order by the purchaser and other transaction information, the transaction administrator notifies the merchant and the transaction may be completed.

2) Blonder (US 5,708,422) discloses an automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request

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includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof.

3) Sixtus (US 5,903,721) discloses a method for executing a secure online transaction request comprising user registration number, the vendor computer sending a transaction verification request comprising the user registration number and data indicative of the requested transaction to a trust server computer interconnected to the computer network. When the trust server receive transaction request from a vendor, it takes the user registration number and fetches from the database the user's identification information, including the credit card number that will be used in the transaction. Thus, after the initial secure communications with the trust server, the user need not transmit his credit card number over the Internet. There is no teaching in Sixtus transmitting account number and authorization number associated with account number to the trust server.

Therefore, it is clear from the description of Talati's, Blonder's and Sixtus's inventions that the prior arts do not considered the possibility of: initiating a verification connection between the consumer location and the third party contractor location, the verification connection including a verification web browser window provided from the on-line merchant location to the consumer location to initiate the verification connection between the consumer location and the third party contractor location, the verification

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connection being independent of, and bypassing, the on-line merchant location, as included in claims 1, 9, 17, 22, 33, 34, 35, 36, 37, 38, 51, 53, 55, and 57.

4. Claims (3-8, 27, 28, 41, 73, 87), (11-16, 29, 42, 74, 88), (18-21, 30, 31, 43, 75, 89), (23-26, 32, 44, 76, 90), (39, 45, 67-72, 77), (40, 46, 78, 91), (47, 79, 92), (48, 80, 93), (49, 81, 94), (50, 82, 95), (52, 59, 83, 96), (54, 61, 84, 97), (56, 63, 85, 98) and (65, 86, 99), are allowed because they are dependent claims of the allowable independents 1, 9, 17, 22, 33, 34, 35, 36, 37, 38, 51, 53, 55, and 57 above, in that order.

### **Conclusion**

5. Claims 1, 3-9, 11-57, 59, 61, 63, 65, and 67-99 are allowed.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard E. Chilcot can be reached on (571) 272-6777.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

C/o Technology Center 3600

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Washington, DC 20231

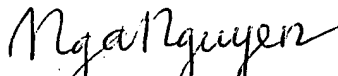
Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label  
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany  
Street, Alexandria, VA, First Floor (Receptionist).

  
NGA NGUYEN  
PRIMARY EXAMINER

March 27, 2007